

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 11-37267-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jacqueline Almonte  
335 3rd St  
Fredericksburg, VA 22408

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-4076

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Jacqueline Almonte is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: February 27, 2012

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Jacqueline Almonte  
 Debtor

Case No. 11-37267-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 33

Date Rcvd: Feb 28, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2012.

db +Jacqueline Almonte, 335 3rd St, Fredericksburg, VA 22408-2334  
 cr Wells Fargo Bank, N.A., Wells Fargo Auto Finance, c/o Andrew S. Goldstein, Esq., P.O. Box 404, Roanoke, VA 24003-0404  
 10813123 Commonwealth of Virginia, PO Box 27407, Richmond, VA 23261-7407  
 10813124 +Conscrtdsvcs/Consumer Credit Services In, 1501 S Commerce St, Las Vegas, NV 89102-2703  
 10813125 +County of Spotsylvania, Treasurer's Office, PO Box 100, Spotsylvania, VA 22553-0100  
 10813126 +Credit Control Corp, Attention: Bankruptcy, 11821 Rock Landing Dr., Newport News, VA 23606-4207  
 10813127 +Creditors Collection S, Po Box 21504, Roanoke, VA 24018-0152  
 10813129 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26666, Richmond, VA 23261-6666)  
 10813128 DirecTV, PO Box 6550, Greenwood Village, CO 80155-6550  
 10813130 +EHRA Med Serv of Virginia PC, PO Box 37829, Philadelphia, PA 19101-0129  
 10813138 NYS Department of Labor, Unemployment Ins Div, PO Box 4320, Binghamton, NY 13902-4320  
 10813139 +Rac Acceptance, 5501 Headquarters Dr, Plano, TX 75024-5837  
 10813140 Spotsylvania County Utilities, Customer Service, 600 Hudgins Dr, Fredericksburg, VA 22408-4147  
 10813142 +Verizon Ny, Verizon Wireless Department/Attn: Bankru, Po Box 3397, Bloomington, IL 61702-3397  
 10813147 +William F. Enos, M.D., PLLC, 9834 Business Way, Manassas, VA 20110-4151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRMTERY.COM Feb 29 2012 03:43:00 Roy M. Terry, Jr., Sands Anderson PC, P.O. Box 2188, Richmond, VA 23218-2188  
 10813120 +EDI: ACCE.COM Feb 29 2012 03:43:00 Asset Acceptance Llc, Attn: Bankruptcy, Po Box 2036, Warren, MI 48090-2036  
 10813121 +E-mail/Text: robert.ruiz@cashcall.com Feb 29 2012 04:34:01 Cashcall Inc, Attention: Bankruptcy Department, 1600 S Douglass Rd, Anaheim, CA 92806-5948  
 10813122 +EDI: CITICORP.COM Feb 29 2012 03:43:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195-0363  
 10813131 +EDI: AMINFOFP.COM Feb 29 2012 03:43:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 10813132 +EDI: RMSC.COM Feb 29 2012 03:43:00 Gecrb/walmar, Po Box 981400, El Paso, TX 79998-1400  
 10813133 +EDI: RMSC.COM Feb 29 2012 03:43:00 Gemb/peach Direct, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 10813134 +EDI: HFC.COM Feb 29 2012 03:43:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 10813135 +EDI: HFC.COM Feb 29 2012 03:43:00 Hsbc Nv, Attention: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 10815085 EDI: IRS.COM Feb 29 2012 03:43:00 IRS, P.O. Box 21126, Philadelphia, PA 19114  
 10813136 EDI: IRS.COM Feb 29 2012 03:43:00 Internal Revenue Service, 400 N 8th Street, Box 76, Stop Room 898, Richmond, VA 23219-0000  
 10813137 +EDI: WFNNB.COM Feb 29 2012 03:43:00 Newport News, 995 W 122nd Ave, Westminster, CO 80234-3417  
 10813141 EDI: AISTMBL.COM Feb 29 2012 03:43:00 T-Mobile, Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380  
 10813143 +EDI: WFNNB.COM Feb 29 2012 03:43:00 Victoria's Secret, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 10813144 EDI: WFFC.COM Feb 29 2012 03:43:00 Wells Fargo Bank NA, PO Box 6995, Portland, OR 97228-6995  
 10813145 +EDI: WFFC.COM Feb 29 2012 03:43:00 Wffinancial, Po Box 7648, Boise, ID 83707-1648  
 10813146 +EDI: WFNNB.COM Feb 29 2012 03:43:00 Wfnnb/domestications, Po Box 337003, Northglenn, CO 80233-7003  
 10813148 EDI: WFNNB.COM Feb 29 2012 03:43:00 World Financial Network Bank, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: admin  
Form ID: B18

Page 2 of 3  
Total Noticed: 33

Date Rcvd: Feb 28, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Page 3 of 3  
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Date Rcvd: Feb 28, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2012 at the address(es) listed below:

Andrew S. Goldstein on behalf of Creditor Wells Fargo Bank, N.A., Wells Fargo Auto Finance  
AGoldstein@mglspc.com

Roger C Hurwitz on behalf of Debtor Jacqueline Almonte rchurwitz@gmail.com,  
courtneydeboise@gmail.com;2debtlawgroup@gmail.com;4036plank@gmail.com;jamieoulton@gmail.com;thede  
btlawgroupmail@gmail.com

Roy M. Terry rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com  
TOTAL: 3